## SUCCESS STORY WEST VIRGINIA DISTRICT OFFICE

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## SBDC Assistance Helps Entrepreneur Put Students "On the Right Track"

**CHARLESTON** - After spending fifteen years as an accountant and later a financial consultant, Jamie Dickenson awoke one morning divinely inspired. "Your kids and money are your most precious assets," she observes. "How can you spend more time planning your vacation than your kids' future? Determining what college to attend is one of the biggest decisions in life." In that moment, her business was born.

Now known as *The* Collegiate Advisor of West Virginia, Dickenson turns high school seniors into college freshmen. With hundreds of students placed in colleges throughout the country, Dickenson is in high demand as a motivational speaker and is the only full member of the Independent Educational Consultants Association from West Virginia.

In her spare time she works with the West Virginia State Treasurer's Office, teaches cardio kickboxing and volunteers for several community organizations.

In the early days, however, Dickenson struggled to make ends meet. After attending a Small Business Workshop hosted by the West Virginia Small Business Development Center (SBDC), Dickenson sought one-on-one advice from one of the Center's business analysts, Anne Lane. Dickenson gratefully recalls Anne saying, "Work smarter, not harder."

On Anne's advice, Dickenson restructured her fees and slashed her advertising budget. A year later and she had doubled the number of clients and increased net profits by 12 percent.

The SBDC is partially funded by the U.S. Small Business Administration and the State of West Virginia Development Office. The SBA is a federal government agency that helps maintain and strengthen the nation's economy by aiding, counseling, assisting and protecting the interests of small business and by helping families and businesses recover from national disasters. SBDC's and SCORE, "Counselors to America's Small Business," are valuable SBA resource partners who provide counseling services and management assistance, free of charge in most instances, to current and prospective small business owners.

One of Dickenson's primary goals is to involve children and their parents in preparing for college as soon as possible. For Dickenson, the 8<sup>th</sup> grade is the optimum time to begin. "Kids have to understand the ramification of what they're doing early and take ownership of their grades," she earnestly explains. "With so much scholarship money at stake, kids that make bad grades are shooting themselves in the foot. Starting to talk about going to college in the 10<sup>th</sup> or 11<sup>th</sup> grade is just too late."

Dickenson helps the student pick the school that is right for them based on a variety of factors. She spends 15-20% of her time touring colleges and universities. She also painstakingly guides the student and his/her parents through the often bewildering maze of the financial aid application process.

"You can get \$50-200,000 in scholarship money by properly preparing for college entrance exams," she states. "You can't begin to have that kind of return in the stock market."

Dickenson said she feels blessed to be doing something she loves, and something that has such a monumental impact on the lives of others. "My idea of success," she smiles, "is not how much you have in the bank, but rather, whether you're happy when you hit the alarm clock in the morning."

For more information on the SBA and the resources available to assist small business, contact the West Virginia District Office at 800-767-8052 ext. 8, by email at <a href="www.sba.gov">www.sba.gov</a>, or visit them on the web at <a href="www.sba.gov/wv">www.sba.gov/wv</a>.

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